W.E. UPJOHN INSTITUTE FOR EMPLOYMENT RESEARCH

Employment Research Newsletter

Volume 12 | Number 3 Article 3

7-1-2005

Employment Research, Vol. 12, No. 3, July 2005

Citation
W.E. Upjohn Institute. 2005. Employment Research 12(3). https://doi.org/10.17848/1075-8445.12(3)

UPJOHN INSTITUTE

Employment Research

JULY 2005

Vol. 12, No. 3

Employment Research is published quarterly by the W.E. Upjohn Institute for Employment Research. Issues appear in January, April, July, and October.

The Institute is a nonprofit research organization devoted to finding and promoting solutions to employment-related problems at the national, state, and local level. The Institute is an activity of the W.E. Upjohn Unemployment Trustee Corporation, which was established in 1932 to administer a fund set aside by the late Dr. W.E. Upjohn, founder of the Upjohn Company, to conduct research on the causes and effects of unemployment and seek measures for the alleviation of the hardships suffered by the unemployed.

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Urban Welfare and Work Experiences

Implications for Welfare Reform

NOTE: This article highlights some of the research findings that appear in the authors' new book, Welfare and Work: Experiences in Six Cities, *which is available from the Upjohn Institute (see p. 7).*

The last decade has seen extraordinary changes in U.S. welfare programs. Even as early as 1970, with greater numbers of mothers in paid employment, public opinion had begun to shift toward an increased emphasis on work as an alternative to welfare. The shift to an employment-focused system gained momentum in the 1990s, initially with states modifying Aid to Families with Dependent Children (AFDC) under federal waivers, and culminating in passage of the federal Personal Responsibility and Work Opportunity Reconciliation Act in 1996. This bipartisan legislation, which replaced AFDC with Temporary Assistance for Needy Families (TANF), established explicit program participation and work requirements for participants, limited the length of time recipients could receive aid, and further expanded state autonomy.

Reform-oriented policy changes during the 1990s were accompanied by major declines in the national caseload. After peaking at 5.0 million in 1994, caseloads began a decline, falling to 3.9 million in 1997, the year TANF was implemented in most states, and 2.6 million in 1999, a level not seen since 1970. While increasing numbers of families are transitioning from welfare to work, whether welfare leavers will succeed in achieving stable employment and economic self-sufficiency over the long term remains in question. Many recipients face significant barriers to employment, and those who get jobs commonly cycle in and out of work, earn low wages, and often continue to rely on government supports.

In this article we present findings from *Welfare and Work: Experiences in Six Cities*, in which we examined welfare participation and labor market involvement of female welfare recipients during the 1990s. Our analysis relied on individual-level welfare data linked to state earnings records for the core counties in six major urban areas—Atlanta, Baltimore, Chicago, Fort Lauderdale, Houston, and Kansas City—which together accounted for around 5 percent of the nation's welfare caseload in 1991.[1] The selected sites provide considerable diversity, as they include cities from a very low-benefit state (Texas) and a classic northern urban area (Chicago), two cities on the border of the old South (Baltimore and Kansas City), and a traditional southern city (Atlanta). Three of the cities have significant representation of Hispanics.

The cities chosen also allowed us to examine the extent to which differences in state and local policy, administrative directives, and local labor market

ISSN 1075–8445

conditions contribute to observed trends. Policy and administrative changes designed to move families from the rolls have been facilitated by a growing economy, much more so than in the late 1980s and early 1990s during implementation of earlier reforms. Other supportive policy changes—including expansions of the federal Earned Income Tax Credit (EITC), Medicaid, and child care subsidies—were also occurring during this period.

Caseload declines vary among our sites but are substantial. They bracket the national decline, ranging from 44 percent in Kansas City to 81 percent in Fort Lauderdale. Many of the legal and policy changes following from welfare reform focused on the activities of recipients, attempting to create both incentives and opportunities for them to obtain employment and exit welfare. Time limits pushed people from the rolls, and mandatory programs attempted to help recipients build job skills and obtain employment. Some elements of welfare reform were also designed to reduce entry onto welfare. Explicit diversion programs were adopted by many states, in some cases requiring potential recipients to engage in job search before applying for welfare. Our analyses show that at each of our sites, increases in the welfare exit rate alone would have produced important caseload declines, ranging from 30 to 64 percent. Yet declines in the numbers entering welfare contributed substantially as well, causing caseloads to fall by 20 to 71 percent.

Overall, we conclude that the kinds of jobs welfare recipients obtain have not seriously deteriorated over the 1990s.

Employment of Welfare Leavers

Employment of leavers is of particular concern because national and state welfare reforms placed increased emphasis on this route of exit from welfare. Those supporting welfare reforms argued that training and related provisions, in conjunction with work requirements, would move welfare families into the world of work, providing them with new opportunities for betterment. Critics warned that it was more likely that reforms would force those who were ill-prepared for work to seek aid from family, private charities, or less restrictive public programs, causing increased hardship and ultimately damaging the welfare of their children.

Table 1 provides employment rates for those exiting welfare in each of our sites. We see that rates increased substantially between 1994 and 1997 but changed little between 1997 and 1999. These results do not accord with the views of either the supporters or the critics of reform. Moderate increases in the employment rates for welfare leavers in the face of the extraordinary economic growth in the 1990s do not suggest unprecedented opportunity for those who left welfare. On the other hand, the fact that employment rates did not decline suggests that reforms were somewhat successful in achieving the act's employment goals. A fuller understanding requires looking at the types of jobs welfare leavers obtained and the factors determining their employment success.

Table 1 Employment Rate for Welfare Leavers in Six Areas

	Employment rate (%)		
Area	1994	1997	1999
Atlanta	58.5	64.5	61.2
Baltimore	44.8	54.6	59.7
Chicago	48.6[a]	54.5	56.7
Fort Lauderdale	53.3	53.2	55.4
Houston	43.7	50.4	49.1
Kansas City	57.6	65.2	66.0

NOTE: All measures apply to federal fiscal year (October–September) unless indicated otherwise. Site measures are means for four quarters.
[a] Fiscal year 1996.
SOURCE: Authors' calculations

Looking at Recipients' Jobs

A central goal of welfare reform is moving recipients into stable jobs. Welfare recipients tend to have unstable, short-term jobs, with few benefits and low wages. Although we are unable to determine benefits, wage records allow us to determine how long an employee receives earnings from a given employer. Table 2 provides information on the stability of jobs obtained by welfare recipients. Only about half of all jobs last beyond the quarter in which they start, and this proportion did not change appreciably between 1994–1995 and 1998–1999.

Only 4–10 percent of jobs last eight quarters or more. In three of the five sites where we can make comparisons, we see that the number of such long-term jobs has declined. Although these results might suggest a decline in the quality of jobs welfare recipients obtain, we found that similar declines occurred for other workers in the same firms. And, even where job stability has declined, earnings have not. Overall, we conclude that the kinds of jobs welfare recipients obtain have not seriously deteriorated over the 1990s.

While changes over time are modest at best, by any standard welfare recipients' jobs are poor ones. Over the life of the job—up to two years for our data—average cumulative earnings are only between $2,000 (for Atlanta) and $5,000 (for Chicago).[2] Few of these jobs lead to economic self-sufficiency for mothers with one or more dependents. Some individuals may obtain sufficient earnings to move off of welfare and support their families if they succeed in cobbling together multiple low-paying jobs into a semi-steady earnings stream. Others may stumble onto a good job only after many tries.

Table 2 Stability of Jobs Held by Welfare Recipients in Six Areas

	Probability that job lasts more than 1 quarter		Probability that job lasts more than 7 quarters	
Variables	1994–95	1998–99	1994–95	1998–99
Atlanta	0.472	0.457	0.050	0.050
Baltimore	0.536	0.525	0.089	0.060
Chicago	0.539	0.561	0.100	0.097
Fort Lauderdale	0.517	0.519	0.075	0.068
Houston	0.533	0.527	0.073	n/a
Kansas City	0.441	0.428	0.044	0.032

SOURCE: Authors' calculations.

Finding a Good Job

Although opportunities clearly are limited, recipients who obtain the best jobs have substantial advantages. In all of our areas, the standard deviation of total earnings on a job is at least 50 percent greater than the mean, implying that some jobs provide reasonably good long-term earnings in these urban labor markets. In considering how a particular welfare recipient achieves stable employment, it is natural to ask how important individual characteristics are in determining job stability and earnings. If individual characteristics are of primary importance, there is little benefit in placing individuals with certain employers, since the only route to achieving economic self-sufficiency will be to augment their human capital. In contrast, if certain employers offer highly desirable jobs—jobs that provide high stability and earnings to any incumbent—individuals lucky enough to land them will do relatively well over time.

Despite the poor prospects offered by the average welfare recipient's job, we find evidence that some jobs do offer greater opportunities.

What factors determine differences in earnings and job stability across jobs? We find that demographic characteristics play a role, but their effects are quite modest. In contrast, the industry of the employer is of substantial importance. Furthermore, when we examine those firms that employ many welfare recipients, we find that employers differ from one another quite dramatically. Some employers appear to offer unstable employment and low wages to *all* their employees, whereas others offer relative stability and higher wages.

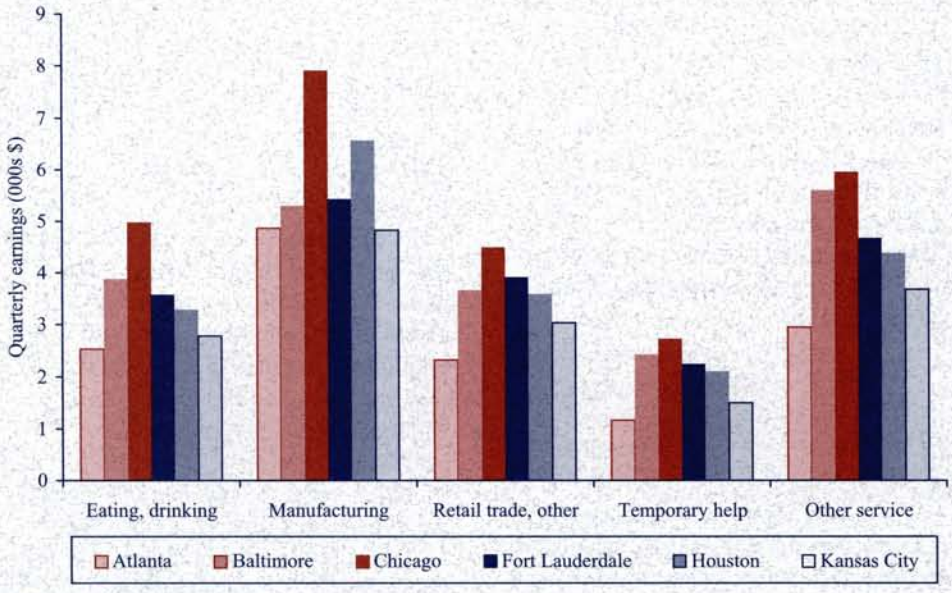
One may be concerned, however, that observed differences between employers are the result of unmeasured differences between individuals. If some employers hire particularly capable individuals, but the differences between individuals are not readily observable, we may mistakenly assume that they offer desirable jobs. If this were the case, there would be no benefit in placing less qualified workers with such employers, since they would be expected to face summary dismissal. Fortunately, we are able to examine the importance of unmeasured individual factors, since many welfare recipients obtain multiple jobs. As might be expected, our analysis confirms that unmeasured differences between individuals do play an important role. But we find that even after controlling for such person "fixed effects," substantial differences between jobs remain.

An indication of the extent to which jobs differ can be seen by observing industry differences. Figure 1 reports the total expected earnings for jobs in five industries, controlling for unmeasured individual characteristics. Although there are differences across our sites, variation in expected earnings across industries is generally consistent. As expected, jobs in temporary help services firms provide the lowest expected total earnings, reflecting both shorter duration of employment and lower quarterly earnings. Retail trade provides somewhat greater job stability and higher earnings, as does restaurant work. Manufacturing jobs are appreciably better than jobs in these other industries, often with total earnings two or three times those for temporary help jobs.

Conclusions

The 1990s saw a dramatic shift in the character and focus of welfare

Figure 1 Predicted Total Earnings for Job in Selected Industries



SOURCE: Authors' calculations.

in the United States. The proportion of recipients working increased substantially, and employment also was more prevalent among those leaving welfare. However, the kinds of jobs obtained by welfare recipients did not change dramatically. Expected earnings and job stability remained low for most recipients of cash assistance, and few of the jobs recipients landed could assure economic self-sufficiency.

Despite the poor prospects offered by the average welfare recipient's job, we find evidence that some jobs do offer greater opportunities. Even recipients who have had a string of dead-end or short-lived jobs may ultimately be able to obtain a job providing a reasonable chance for economic self-sufficiency. Federal and state reforms of the 1990s have not altered this dynamic significantly. The goal of reduced dependency has been attained in that fewer individuals now receive cash aid and more are working. But there is no evidence that reform has substantially improved the lives of recipients or former recipients.

Congress continues to struggle with reauthorizing the Personal Responsibility Act, having passed a series of temporary extensions since the Act expired at the end of September 2002. Yet differences between the House and Senate over work and participation requirements, allowable activities, and other issues have been substantial enough to keep those bodies from succeeding in crafting new legislation. Our research supports the view that the reforms of the 1990s were successful in moving individuals off the welfare rolls and into jobs. But if the ultimate goal is economic self-sufficiency and not simply reductions in "dependency," revisions of the program will need to go far beyond the reforms currently envisioned.

Notes

1. Our analysis uses data from the county containing the central city. For convenience, we refer to each area by the city name.

2. This figure is the sum of earnings for as long as the job lasts, up to eight quarters, with earnings adjusted for inflation and reported in 1999 fourth-quarter dollars.

David W. Emmons, Eva Madly, and Stephen A. Woodbury

Refundable Tax Credits for Health Insurance

NOTE: This article summarizes David W. Emmons, Eva Madly, and Stephen A. Woodbury's "Refundable Tax Credits for Health Insurance: The Sensitivity of Simulated Impacts to Assumed Behavior," Upjohn Institute Working Paper 05-119, 2005. See http://www.upjohninstitute.org/publications/wp/05-119.pdf.

Dissatisfaction with the level and growth of the share of the U.S. population without health insurance has spurred interest in alternatives to the existing system of financing health care, which is dominated by employer-provided health insurance among the nonpoor and nonelderly. One approach to reform would be to adopt a refundable tax credit for health insurance under the federal personal income tax. Such a policy would grant a tax credit up to a prespecified maximum—for example, $1,000 for an individual or $2,000 for a family—on a tax return where the filer purchased a private, nonemployer health insurance policy. For filers whose tax bill was less than the amount paid for insurance, the difference between the tax bill and the credit would be paid to the filer—hence, the refundable nature of the tax credit.

Clearly, these wide simulated ranges highlight the uncertainty inherent in modeling the effects of health insurance tax credits.

The refundable tax credit is attractive for at least two reasons. First, it would make the same tax-favored treatment of health insurance available to all individuals, regardless of whether they are employed and regardless of whether their employer provides a health insurance plan. As a result, it should increase the number of insured individuals and decrease uninsurance. Second, a tax credit would generate growth in the market for private nonemployer health insurance and increase the population of health care consumers that have an interest in the characteristics and cost of their coverage. These informed, cost-conscious consumers could put a brake on increasing health care costs.

The extent to which a tax credit for health insurance would reduce the number of uninsured individuals has been controversial. Pauly, Song, and Herring (2001) and others have simulated a variety of different tax credit policies and have found that a "reasonably generous" credit could reduce the number of uninsured individuals on the order of 50 percent. However, simulations by Gruber (2000a,b) suggest that a health insurance tax credit might reduce the number of uninsured by only about 10 percent.

Here, we summarize a recent study replicating and extending Gruber's simulations (Emmons, Madly, and Woodbury 2005). Our goal is to illuminate Gruber's modeling of health insurance coverage under a tax credit and to examine the sensitivity of the results to changes in the model's key parameters; that is, we want to understand what makes the simulation model tick. The findings from this exercise are most relevant to Gruber's widely discussed findings and to the particular tax credit analyzed. The simulations should not be interpreted as being relevant to proposals that, for example, would cover different populations, would apply tax credits of a different amount, or would eliminate the exclusion of employer contributions for employees' health insurance premiums from employees' taxable income.

Outline of the Simulation Model

The simulation model we use is essentially a set of rules for determining whether a given individual (or family) would take up a federal refundable tax credit of $1,000 (for a single individual)

or $2,000 (for a family) for privately purchased health insurance. We follow Gruber in identifying four groups, each facing different circumstances with respect to health insurance:

1) those currently covered by employer-provided group health insurance,
2) those covered by private nonemployer insurance,
3) those covered by Medicaid,
4) those currently uninsured.

For each group, we specify an equation for the *tax credit take-up rate*—the probability of a person accepting the tax credit. We also vary each take-up rate equation so as to give a lower-bound and an upper-bound take-up rate for each group.

For individuals currently covered by employer-provided group health insurance, we assume a lower-bound elasticity of take-up with respect to the subsidy provided by the tax credit of 0.625 (relatively unresponsive behavior) and an upper-bound elasticity of infinity (that is, a worker with employer-provided health insurance accepts the credit whenever he or she would incur lower expenses by doing so). For those currently covered by private nonemployer health insurance, the lower-bound assumption is that 50 percent would take up the credit, and the upper-bound assumption is that 90 percent would take up the credit.

For those currently covered by Medicaid, we assume an elasticity of take-up with respect to the credit subsidy of 0.2. We then obtain lower-bound estimates of the take-up rate by imputing (or assigning) health insurance costs and expenditures to an entire family, and upper-bound estimates by imputing costs and expenditures to each individual separately. For currently uninsured families and individuals, we assume the probability of taking up the credit depends on income and the size of the subsidy, with an elasticity of take-up with respect to the subsidy of 0.625. Lower- and upper-bound take-up rates again come from imputing health insurance costs and expenditures to an entire family and to each individual separately.

Table 1 Results of Simulation: Group Take-Up Rates, Number of Individuals Accepting Tax Credit, and Total Net Government Cost of Tax Credit

	Take-up rate (%)		Number of individuals accepting (millions)		Net government cost ($ billions)	
Group	(1) lower bound	(2) upper bound	(3) lower bound	(4) upper bound	(5) lower bound	(6) upper bound
1) Covered by employer-provided group insurance[a]						
a. Hedonic imputation of employer contribution	3.3	21.6	4.9	32.4	1.9	9.8
b. BLS imputation of employer contribution	7.4	35.4	11.1	53.2	5.5	22.0
2) Covered by private nonemployer insurance[b]	50.0	90.0	10.4	18.6	9.5	17.1
3) Covered by Medicaid[c]	3.3	6.7	0.6	1.3	−2.2	−4.9
4) Uninsured[c]	17.5	28.3	7.7	12.5	7.4	9.7
Total	—	—	23.6–29.8	64.8–85.6	16.6–85.6	31.7–43.9

[a] For individuals covered by employer-provided group health insurance, lower-bound simulations assume an elasticity of take-up with respect to the tax subsidy of 0.625; upper-bound simulations are based on the assumption that all workers who would reduce their expenses by switching to private insurance do so. The alternative simulations for individuals covered by employer-provided insurance are based on two alternative imputations of the worker's contribution to employer-provided group health insurance.
[b] For individuals covered by private nonemployer insurance, lower-bound simulations are based on the assumption that 50 percent of covered individuals accept the tax credit; upper-bound simulations are based on the assumption that 90 percent accept the tax credit.
[c] For individuals covered by Medicaid and for uninsured individuals, lower-bound simulations are based on the assumption that decisions to accept the tax credit are made for entire families; upper-bound simulations are based on the assumption that decisions to accept the tax credit are made individually.
SOURCE: Authors' calculations.

The simulations are based on the March 1999 annual demographic file of the Current Population Survey (CPS), which has data on 132,324 individuals under age 65. We supplement the CPS with the 1999 Survey of Employer-Sponsored Health Benefits, conducted by the Kaiser Family Foundation and the Health Research and Education Trust because the March CPS does not include data on the health insurance premiums paid by employers, or on employees' contributions for employer-provided insurance.

What the Simulations Suggest

Table 1 displays the main results of the simulation model outlined above—take-up rates (columns 1 and 2), the number of individuals accepting the tax credit (columns 3 and 4), and the government's net cost of a refundable tax credit (columns 5 and 6). Except for those already covered by private insurance, the figures reflect the number of individuals who switch from their current health insurance status to private nonemployer insurance.

For individuals currently covered by employer-provided group health insurance, the simulations yield a broad range of take-up rates—from 3.3 to 35.4 percent, depending on the underlying assumptions. Simulated ranges for the number of individuals who would switch from employer-provided to private insurance (5–53 million) and for the government's tax expenditures on this group ($1.9–$22 billion) are correspondingly broad. The lower-bound estimate of 3.3 percent is very close to Gruber's estimate of 3.2 percent, suggesting we have succeeded in replicating Gruber's simulations.

For individuals covered by private nonemployer insurance, the take-up rate is assumed to be 50 percent (the lower-

bound) or 90 percent (the upper-bound). The implication is that between 10.4 and 18.6 million privately insured individuals would accept the tax credit, and that government expenditures on tax credits to these individuals would range from $9.5 to $17 billion (row 3 of Table 1).

For individuals covered by Medicaid, the simulation model gives a take-up rate of between 3.3 and 6.7 percent, which implies that between 0.6 and 1.3 million current Medicaid recipients would switch to private insurance (row 4 of Table 1). Net government costs for those initially covered by Medicaid actually fall by $2.2–$4.9 billion because it is less expensive to subsidize private nonemployer insurance for these individuals than to provide them with Medicaid.

For the uninsured, the simulations yield a lower-bound take-up rate of 17.5 percent and an upper-bound take-up rate of 28.3 percent. It follows that the tax credit would reduce the number of uninsured by 7.7–12.5 million—from about 44 million (or 18.4 percent of the nonelderly U.S. population) to between 31.5 and 36.3 million (or between 13.2 and 15.2 percent). Gruber's take-up rate (and the corresponding reduction in the uninsured population) is somewhat lower than our lower-bound estimate, but we come close to replicating his findings.

The simulations suggest that tax credit expenditures on those who were previously uninsured would be between $7.4 and $9.7 billion—or between $776 and $961 per newly insured person. However, the net government cost of the tax credit ranges from about $16.6 to nearly $44 billion because the credit can be used by groups other than the previously uninsured. If the low end of the range ($16.6 billion) pertains, then the average cost to insure a previously uninsured person under the tax credit would be just over $2,100. However, if the high end ($43.9 billion) pertains, then the average cost per previously uninsured person would be about $3,500.

Discussion

What do we learn from these simulations? Our replications and extensions of Gruber's (2000a,b) simulations suggest that a refundable tax credit of $1,000 for a single individual or $2,000 for a family for private health insurance would reduce the number of uninsured individuals by between 17.5 and 28 percent and require new government expenditures of between $16.6 and $44 billion, of which about $7.4–$9.7 billion would be for coverage of previously uninsured individuals.

Clearly, these wide simulated ranges highlight the uncertainty inherent in modeling the effects of health insurance tax credits. Pauly, Song, and Herring (2001) point to model specification and assumptions about the premiums faced by the uninsured as the main sources of uncertainty. These add up to uncertainty about individual and family take-up rates, and, as they write, "this uncertainty ... should be front and center in the evaluation of tax credit schemes since we as analysts have minimal experience with large subsidies directed at low-income individuals." In addition, some tax credit proposals could lead to broader changes in health insurance markets, such as greater price competition among insurers. This is yet another source of uncertainty in modeling tax credit proposals.

The next question is whether direct empirical evidence could reduce uncertainty about tax credit take-up rates. Remler, Rachlin, and Glied (2001) and Currie (2004) have reviewed evidence on the take-up of a wide variety of social programs and show that take-up rates vary greatly from program to program. Their reviews suggest that little basis exists for choosing a most likely point estimate from the range of simulated take-up rates shown in Table 1—the lower-bound estimates in column 1 of Table 1 may well be too low, and the upper-bound estimates in column 2 may be optimistically high, but little more can be said.

Obtaining convincing empirical evidence on take-up of a health insurance tax credit will not be cheap—it may require a demonstration project or social experiment. But progress on the issue of tax credits for health insurance will require improved evidence on the likely take-up rate of a credit, and the time and expense of such a demonstration may well be justified if it leads to convincing estimates of how tax credits would expand coverage and what they would cost.

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This article reflects the opinions of the authors and should not be interpreted as representing the views of the organizations for which they work.

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2005 First Round Grant Awards

This year, the Institute's Research Grant and Mini-Grant Programs were changed to include two funding cycles. We are pleased to announce the recipients of grants given under the first cycle. They are as follows:

Research Grants

Rachel Connelly, Bowdoin College, and Jean Kimmel, Western Michigan University, on the topic "The Role of Caregiving in Mothers' Time Use: Recent Evidence from the New American Time Use Survey."

Harry Holzer, Georgetown University, and Carolyn Hill, Georgetown University, on the topic "Education and Employment Outcomes of Minority Youth: What Determines Success or Failure?"

Mini-Grants

Jean Abraham, University of Minnesota, on the topic "Valuing Variety: How Much Do Workers Value Having Choices among Health Insurance Plans?"

Cynthia Bansak, San Diego State University, on the topic "The Effects of Public Health Insurance on Job Lock: A Study of the State Children's Health Insurance Program (SCHIP)."

Sarah Hamersma, University of Florida, on the topic "The Use of Federal Work Opportunity and Welfare-to-Work Tax Credits by Temporary Help Service Firms and their Implications for Workers' Labor Market Outcomes."

Luojia Hu, Northwestern University, on the topic "Layoffs and Lemons: the Racial and Gender Disparities."

Robert Turner, Skidmore College, on the topic "Who Benefits When Enterprise Zones Are Zoned Out? The Case of the Ohio Enterprise Zone Program."

***New This Year:* A Second Round of Grants**

The deadline to apply for research grants under this year's second cycle is August 2, 2005. Mini-grant proposals under the second cycle are due October 18, 2005. For more information visit http://www.upjohninstitute.org/grantann.html.

New Books

Unemployment Compensation Throughout the World: A Comparative Analysis

Wayne Vroman & Vera Brusentsev

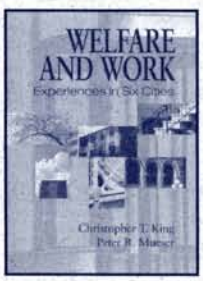
Vroman and Brusentsev achieve four principal objectives: 1) to establish the link between macroeconomic performance in the product market and in the labor market and to argue for the role of unemployment protection; 2) to provide an overview of Unemployment Compensation (UC) programs throughout the world, including case studies of individual countries in four specific regions that highlight the unique difficulties facing UC programs in each of the four regions; 3) to introduce the reader to the issue of actuarial costs of UC programs; and 4) to discuss three important problem areas facing UC—coverage, continuing benefit eligibility, and policies to shorten the duration of unemployment and UC benefit duration.

273 pp. $41 cloth ISBN 0-88099-323-5 / $20 paper ISBN 0-88099-322-7 / 2005.

Welfare and Work Experiences in Six Cities

Christopher T. King & Peter R. Mueser

The authors examine changes in welfare participation and labor market involvement of welfare recipients in six major cities during the 1990s. This allows them to determine the extent to which differences in state and local policy, administrative directives, and local labor market conditions contribute to the trends in caseloads, employment, and well-being observed among former recipients.



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The Economics of Sustainable Development

Sisay Asefa, Editor

This book provides an economic perspective on a number of critical issues that characterize the topic of sustainable development. These include natural resource preservation, economic inequality, population growth and agriculture, and property rights. Contributors are Malcolm Gillis, E. Wayne Nafziger and Juha Auvinen, Vernon W. Ruttan, David Lam, Daniel W. Bromley, and Scott M. Swinton.

191 pp. $40 cloth ISBN 0-88099-321-9 / $15 paper ISBN 0-88099-320-0 / 2005.

The first chapters of these books are available to read at our Web site: http://www.upjohninstitute.org.

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